

## **2014 Vermont Health Connect Enrollment Options for Small Businesses**

**Enroll in Vermont Health Connect coverage online at [VermontHealthConnect.gov](http://VermontHealthConnect.gov), by phone at 1-855-499-9800, through an Assister, or by using a paper application available at [VermontHealthConnect.gov](http://VermontHealthConnect.gov):**

- Complete your application and choose a menu of plans for your employees—all 9 plans from one insurance carrier or all 18 plans from both carriers.
- Provide your employees with a financial contribution that they can use to lower the cost of the plan they choose from the menu that best meets their needs and budget.
- If you choose to offer employee-only coverage, the employee's family may be able to purchase coverage directly through Vermont Health Connect and may qualify for financial help to lower their costs.
- Receive one bill that includes all employee selections.

**Important Note:** Complete employer menu selection and employee plan selection by November 30 for January 1 coverage.

**New: Enroll in a Vermont Health Connect plan directly through a carrier using one of the following options:**

1. Take no action, and your current carrier will automatically enroll you and your current employees in the Vermont Health Connect Plan that most closely matches your current coverage.
2. Use the coverage election form provided by your carrier to inform your carrier that you wish to enroll in an alternate Vermont Health Connect plan by November 25, 2013, at the latest.
3. Enroll with a new carrier. Contact your carrier to notify them that you are canceling coverage with your current carrier. Available plans can be found at [VermontHealthConnect.gov](http://VermontHealthConnect.gov). Vermont carrier contact information is:
  - Blue Cross Blue Shield: 1-800-255-4550, [www.BCBSVT.com/exchangebenefits](http://www.BCBSVT.com/exchangebenefits), [ExchangeTeam@bcbsvt.com](mailto:ExchangeTeam@bcbsvt.com)
  - MVP Health Care: 1-888-687-9872, [www.DiscoverMVP.com](http://www.DiscoverMVP.com)

**New: Extend your existing 2013 health plan for up to three months.**

If your group requires additional time, you may extend your current plan through March 31, 2014. If you choose to extend your coverage, then you must enroll your group in a new Vermont Health Connect plan effective April 1 to avoid any breaks in coverage. Employers who elect this option may enroll through Vermont Health Connect at any time during the extension period. Notify your carrier by November 25, 2013 if you choose to extend your plan.

- Please note the following timelines:
  - Employers will complete plan menu selection 60 days prior to chosen coverage start date (up to February 1 for an April 1 coverage start date).
  - Employees will complete plan selection 30 days prior to coverage start date (up to February 28 for an April 1 coverage start date).
- Please note that if you choose to extend your plan:
  - The deductible and out of pocket maximums on your extended plan will re-set on January 1, as they would at the start of any new plan year.
  - If you extend and remain with the same carrier for your next plan year, any deductible and out of pocket amounts accumulated during the extension period will apply to your employee's 2014 Vermont Health Connect plan.
  - If you extend and then change carriers, the deductible and out of pocket amounts will re-set when you move to the 2014 Vermont Health Connect plan.

**Contact your carrier to cancel your current coverage if you have decided to:**

- Enroll in coverage directly through Vermont Health Connect online, by phone or paper or with an assister;
- Stop offering coverage – be sure to direct your employees to Vermont Health Connect (1-855-899-9600 or [VermontHealthConnect.gov](http://VermontHealthConnect.gov)) to purchase health coverage; or
- Enroll in 2014 health coverage with a different carrier.

## Frequently Asked Questions – For Employers

### **Why should I consider enrolling my business through Vermont Health Connect?**

By enrolling through Vermont Health Connect, you will be able to offer your employees a range of meaningful health insurance choices (a total of 9 or 18 plans, depending on the menu selection). You may offer your employees a financial contribution to use when purchasing the plan that best meets their needs and budget. Vermont Health Connect will provide one consolidated invoice. If you choose to extend your plan, call 1-855-899-9600 or visit [VermontHealthConnect.gov](http://VermontHealthConnect.gov) to find a plan for the remainder of 2014.

### **What if I have already started an application with Vermont Health Connect?**

You may continue the enrollment process with Vermont Health Connect. You may also withdraw your application. To withdraw an application, call Vermont Health Connect's Small Business Hotline toll-free at 1-855-499-9800.

### **What is the enrollment deadline for employers who extend plans through March?**

For coverage that begins on April 1, 2014, employees should pick a plan through Vermont Health Connect by the end of February; invoices will be sent on March 1; and employers must pay by March 21.

### **Will my premium rates change if I extend my current plan?**

No. If you extend your current 2013 plan for up to three months, your premium rates will not change, and your carrier will continue to bill you and collect payment through the extension period.

### **If I choose to extend my current plan, how will that impact plan deductibles?**

The extension option does not extend your current plan's deductible period. Deductibles will be reset on January 1, 2014. When moving to a new plan with coverage effective April 1, 2014, employees will be credited for amounts applied to the deductible since January 1, 2014, *if* they continue with the same insurance carrier.

If you choose to extend a non-high deductible health plan, and then choose a high deductible health plan with a health savings account when you transition to Vermont Health Connect, the transfer of your deductibles may have tax consequences that you should understand before you choose to extend.

### **If I choose to enroll directly with an insurance carrier, will my employees be able to choose from the full menu of Vermont Health Connect offered health plans?**

Employers that enroll directly with an insurance carrier will not be able to offer the full menu of Vermont Health Connect plan options to their employees. The carrier may allow the employer to offer more than one plan, but the circumstances vary by carrier. Employers may offer plans from each carrier, if desired, and that will result in separate billing from each carrier.

### **How do these new options affect a sole-proprietor with no employees?**

A sole-proprietor with no employees, or only a spouse as an employee, may extend their current coverage for up to three months. For new coverage starting on or after January 1, 2014, sole-proprietors who have no employees must enroll through Vermont Health Connect as an individual, not a business. Direct enrollment through an insurance carrier is not an option. Enrollment must be finalized by the 15th of the month prior to the month coverage begins. See *Fact Sheet for Vermonters Purchasing Individual or Family Plans* on [VermontHealthConnect.gov](http://VermontHealthConnect.gov).

**How does this affect health plans offered through associations?**

Employers buying insurance through an association will have all of the options available to other employers. They can choose to go through Vermont Health Connect, they can enroll directly with a health insurance carrier in a Vermont Health Connect plan, or they can extend current coverage.

**Can I still work with my broker?**

Yes. Information will be shared by the insurance carriers with the Department of Vermont Health Access about your work with your broker to ensure that you can access financial assistance to offset the cost of broker fees.

**What happens to my employees who take advantage of the Employer Sponsored Insurance Assistance (ESIA) program?**

ESIA will be extended until March 31, 2014. You should speak to your employees about plans related to 2014 insurance coverage.

**How long can I extend my current plan?**

Current plans that expire on December 31, 2013 can be extended for up to three months, until March 31, 2014, or for just one or two months. Current plans that expire on January 31, 2014 can be extended for up to two months, until March 31, 2014. Current plans that expire on February 28, 2014 can be extended one month, until March 31, 2014.

Employers who choose to extend their current plans will need to complete enrollment through Vermont Health Connect by the end of February 2014 in order to have new coverage effective April 1, 2014. Through Vermont Health Connect, employers will be able to offer all plans from either one carrier or both carriers. Invoices for April 1 coverage will be sent at the beginning of March.